

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Eugene Charles Conrad, Jr.
Crystal M. Conrad
Debtors

Case No. 20-03513-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Jan 22, 2021

User: AutoDocke
Form ID: pdf002

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol

Definition
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Eugene Charles Conrad, Jr., Crystal M. Conrad, 180 N. 61st Street, Harrisburg, PA 17111-4307
5379085	+ AES/NCTR, PO Box 61047, Harrisburg, PA 17106-1047
5379087	+ AT&T Mobility, c/o Sequium Asset Solutions, LLC, 1130 Northchase Pkwy, Ste 150, Marietta, GA 30067-6429
5379088	+ Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
5379091	+ Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
5379096	+ Exchange Service, PO Box 740813, Cincinnati, OH 45274-0813
5379097	+ Fed Loan Servicing, Attn: Bankruptcy, PO Box 60610, Harrisburg, PA 17106-0610
5384419	+ Foundation Finance Company, LLC, 2001 Western Avenue, Ste 400, Seattle, WA 98121-3132
5379099	+ Freedom Mortgage, PO Box 6656, Chicago, IL 60680-6656
5379102	+ Humana Military, PO Box 740061, Louisville, KY 40201-7461
5379104	+ Kenneth Riley, 6717 Monroe Avenue, West Mifflin, PA 15122-2743
5379106	+ MS Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5381915	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5379107	+ PAM-PA Turnpike, PO Box 1153, Milwaukee, WI 53201-1153
5379108	+ Penn State Health, PO Box 829725, Philadelphia, PA 19182-9725
5384951	Penn State Hershey Medical Center, c/o Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875, Camp Hill, PA 17001-8875
5379110	+ Pennsylvania Turnpike Commission, 300 East Park Drive, Harrisburg, PA 17111-2729
5379111	+ Phyllis Cook, 427 Livingston Road, West Mifflin, PA 15122-2524
5379112	+ RAS LaVrar, LLC, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
5379113	+ RoundPoint Mortgage Servicing Corp, Attn: Bankruptcy, PO Box 19409, Charlotte, NC 28219-9409
5385613	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
5379116	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
5382438	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5380743	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5379117	+ Wells Fargo Educational Financial, Attn: Bankruptcy, PO Box 5185, Sioux Falls, SD 57117-5185

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ebnnotifications@creditacceptance.com	Jan 22 2021 19:09:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5380718	Email/Text: ally@ebn.phinsolutions.com	Jan 22 2021 19:08:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5379086	+ Email/Text: ally@ebn.phinsolutions.com	Jan 22 2021 19:08:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
5385917	Email/Text: ebnnotifications@creditacceptance.com	Jan 22 2021 19:09:00	Credit Acceptance Corporation, 25505 West Twelve Mile Road, Southfield, MI 48034
5379105	Email/Text: BankruptcyNotices@aafes.com	Jan 22 2021 19:09:00	Military Star, The Exchange, PO Box 740890, Cincinnati, OH 45274
5379084	Email/Text: BankruptcyNotices@aafes.com	Jan 22 2021 19:09:00	AAFES, Attn: Bankruptcy, PO Box 650060, Dallas, TX 75265

5379089	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 22 2021 19:26:05	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5381205	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 22 2021 19:26:43	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5379090	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 22 2021 19:27:24	Capital One/Bass Pro, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5379092	+ Email/Text: bankruptcy@credencerm.com	Jan 22 2021 19:09:00	Credence Resource Mangement, LLC, PO Box 2390, Southgate, MI 48195-4390
5379093	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 22 2021 19:09:00	Credit Acceptance, Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000, Southfield, MI 48034-8331
5381486	Email/Text: mrdiscen@discover.com	Jan 22 2021 19:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
5379094	+ Email/Text: mrdiscen@discover.com	Jan 22 2021 19:09:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5379095	+ Email/Text: dplbk@discover.com	Jan 22 2021 19:09:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
5379098	Email/Text: nwilliamson@foundationfinance.com	Jan 22 2021 19:10:00	Foundation Finance Company, Attn: Bankruptcy, PO Box 437, Schofield, WI 54476
5379100	Email/Text: bk@freedomfinancialnetwork.com	Jan 22 2021 19:08:00	Freedom Debt Relief, 4940 South Wendler Drive, Suite 210, Tempe, AZ 85282
5379101	+ Email/Text: bfinnall@hillcrestdavidson.com	Jan 22 2021 19:09:00	Hillcrest Davidson & A, Attn: Bankruptcy, 715 N Glenville - Suite 450, Richardson, TX 75081-2898
5379082	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 22 2021 19:09:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5379083	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2021 19:09:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5379109	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2021 19:09:00	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
5379114	+ Email/PDF: gecsed@recoverycorp.com	Jan 22 2021 19:27:18	Syncb/PPC, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5379115	+ Email/Text: bankruptcydepartment@tsico.com	Jan 22 2021 19:10:00	Transworld Systems, Inc., PO Box 15110, Wilmington, DE 19850-5110

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5379103	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5380777	*	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWeef@pamd13trustee.com
Gary J Imblum	on behalf of Debtor 1 Eugene Charles Conrad Jr. gary.imblum@imblumlaw.com, gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 2 Crystal M. Conrad gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor Foundation Finance Company bkgroup@kmllawgroup.com
Rebecca Ann Solarz	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 7

LOCAL BANKRUPTCY FORM 3015-1

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:
Eugene Charles Conrad, Jr.
Crystal M. Conrad

CHAPTER 13
CASE NO.

ORIGINAL PLAN
1st AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
 Number of Motions to Avoid Liens
 Number of Motions to Value Collateral

CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. Included Not Included

2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. Included Not Included

The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. Included Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.

A. Plan Payments From Future Income

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$55,000.00, plus other payments and property stated in § 1B below:

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

Debtor is over median income. Debtor estimates that a minimum of \$12,924.00 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$0.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor		Last Four Digits of Account Number	Estimated Monthly Payment
Credit Acceptance	Attn: Bankruptcy Dept; 25505 West 12 Mile Rd Ste 3000; Southfield, MI 48034	0518	\$272.78

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without

modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Ally Financial	2017 Ram 2500 Heavy Duty 4x4 54,000 miles	2700
RoundPoint Mortgage Servicing Corp	180 N. 61st Street Harrisburg, PA 17111	0237

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Ally Financial	2017 Ram 2500 Heavy Duty 4x4 54,000 miles	\$1,200.00	\$0.00	\$1,200.00
RoundPoint Mortgage Servicing Corp	180 N. 61st Street Harrisburg, PA 17111	\$16,727.34	\$0.00	\$16,727.34

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Credit Acceptance	2017 Dodge Journey 126,000 miles	\$16,620.00 (balance)	4.25%	\$18,441.34

E. Secured claims for which a § 506 valuation is applicable. Check one.

None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ _____ already paid by the Debtor, the amount of \$ _____ in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$see 9 below per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

Check one of the following two lines.

None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$1,025.00
Pennsylvania Department of Revenue	\$965.00

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. *Check one of the following two lines.*

None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- plan confirmation.
- entry of discharge.
- closing of case.

7. DISCHARGE: (Check one)

- The debtor will seek a discharge pursuant to § 1328(a).
- The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.
- Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.
(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

ADDENDUM TO CHAPTER 13 PLAN

1A. If one of the Debtors is not employed at the time of the filing of the Plan, but has the ability to work, Debtors will notify counsel when he (or she) returns to work, and any necessary adjustments to the Plan will be made at that time.

2(C) & 2(D). Said amounts are estimated. Debtor will pay the amount as stated in the Proof of Claim unless an objection is filed to the claim, in which case debtor will pay the amount determined by the Court or as agreed to by the parties. Debtor waives the right to object to these claims after the Plan is confirmed.

2(E). Amounts stated are estimated. If an objection is filed to a Proof of Claim, payment of the amount determined by the Court or as stipulated to by the parties.

2F. The collateral being surrendered is being surrendered in full satisfaction of debt.

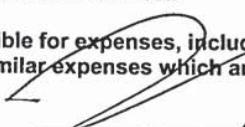
3B. IRS, PA Department of Revenue and local tax claims - The priority and/or secured portion of a timely filed allowed Proof of Claim relating to tax claims referenced shall be paid in full through the Plan. If an objection is filed to any such claim, the amount of the unsecured priority and secured claim determined by the Court or through agreement of the parties shall be paid in full through the Plan.

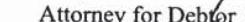
Debtor may in the future provide for payment of post petition federal, state and/or local tax claims to the detriment of non priority unsecured claims.

3A(2). Attorney fees. Debtor's counsel will bill attorney's time at \$295.00 per hour associates time at \$235.00 per hour and paralegal time at \$135.00 per hour. Said hourly fees are subject to change upon reasonable notice to Debtor(s). Debtor's counsel will submit a Fee Application to the Court for approval of fees. Only those fees and costs approved by the Court shall be paid by the Trustee to counsel.

In addition to fees, Debtors will be responsible for expenses, including photo copying, travel (where applicable), postage, court costs, filing fees, and similar expenses which are incurred by counsel in the course of performing services to the Debtors.

Dated: _____


Gary J. Imblum
Attorney for Debtor


Eugene Charles Conrad, Jr.


Eugene Charles Conrad, Jr.

Debtor


Crystal M. Conrad


Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.